

**CLAIMS**

What is claimed is:

- 5        1. A card package assembly comprising:  
          a carrier for holding a card having a front surface,  
          a card having a back surface which has account-related indicia thereon,  
          said account-related indicia being concealed by a scratch-off material layer  
          adhered to an inner region of the back surface of said card, wherein said scratch-off  
10        material is removable to reveal said indicia,  
          wherein the back surface of said card is removably adhered to the front surface  
          of said carrier via a dry-release adhesive placed between the back surface of said card and  
          the front surface of said carrier.
  
- 15        2. The card package assembly according to claim 1, wherein said dry-release  
          adhesive is placed adjacent an outer portion of the back surface of said card which  
          excludes the inner region of the back surface of said card.
  
- 20        3. The card package assembly according to claim 2, wherein said dry-release  
          adhesive is placed in a pattern which covers only a subset of the outer portion of the back  
          surface of said card.
  
- 25        4. The card package assembly according to claim 1, wherein said carrier  
          further comprises secondary indicia on the front surface of said carrier which is  
          concealed by said card.

5. The card package assembly according to claim 1, wherein said carrier further comprises a display hole for holding said assembly on a display.

5 6. The card package assembly according to claim 1, wherein said card is mounted to said carrier entirely interior to the outer perimeter of said carrier.

10 7. The card package assembly according to claim 1, wherein the back surface of said card further comprises account-related information positioned on an exposable portion of the back surface of said card wherein said exposable portion is exposable without detaching said card from said carrier.

8. The card package assembly according to claim 7, wherein said account-related information is in the form of a magnetic stripe.

15 9. The card package assembly according to claim 7, wherein said account-related information is in the form of a bar code.

10. The card package assembly according to claim 7, wherein said exposable portion overlaps an edge of said carrier.

20 11. The card package assembly according to claim 7, wherein said exposable portion overlaps a scored edge of said carrier.

25 12. The card package assembly according to claim 7, wherein said exposable portion overlaps an edge of a swing-out section of said carrier.

13. A card package assembly comprising:  
a carrier for holding a card having a front surface,  
a card having a back surface,  
a label adhered to the back surface of said card, wherein said label comprises a  
5 first layer having a back surface which is adhered to the back surface of said card, and  
a scratch-off material layer placed on an inner region of a front surface of said first layer  
and concealing account-related indicia, wherein said scratch-off material is removable  
to reveal said indicia, and  
10 wherein said card is removably adhered to the front surface of said carrier via a  
dry-release adhesive.

14. The card package assembly according to claim 13, wherein said dry-  
release adhesive is placed adjacent an outer portion of the front surface of said first layer  
which excludes the inner region of the front surface of said first layer.

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15. The card package assembly according to claim 14, wherein said dry-  
release adhesive is placed in a pattern which covers only a subset of the outer portion of  
the front surface of said first layer.

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16. The card package assembly according to claim 13, wherein said carrier  
further comprises secondary indicia on the front surface of said carrier which is  
concealed by said card.

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17. The card package assembly according to claim 13, wherein said carrier  
further comprises a display hole for holding said assembly on a display.

18. The card package assembly according to claim 13, wherein said card is mounted to said carrier entirely interior to the outer perimeter of said carrier.

19. The card package assembly according to claim 13, wherein the back surface of said card further comprises account-related information positioned on an exposable portion of the back surface of said card wherein said exposable portion is exposable without detaching said card from said carrier.

20. The card package assembly according to claim 19, wherein said account-related information is in the form of a magnetic stripe.

21. The card package assembly according to claim 19, wherein said account-related information is in the form of a bar code.

22. The card package assembly according to claim 19, wherein said exposable portion overlaps an edge of said carrier.

23. The card package assembly according to claim 19, wherein said exposable portion overlaps a scored edge of said carrier.

24. The card package assembly according to claim 19, wherein said exposable portion overlaps an edge of a swing-out section of said carrier.

25. The card package assembly according to claim 13, wherein said indicia is disposed on the inner region of the front surface of said first layer.

26. The card package assembly according to claim 13, wherein said first layer is transparent, and wherein said indicia is disposed on the back surface of said first layer.

27. The card package assembly according to claim 13, wherein said first layer is transparent, and wherein said indicia is disposed on the back surface of said card.

28. The card package assembly according to claim 13, wherein the back surface of said first layer is adhered to the back surface of said card via a permanent adhesive.

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29. A card package assembly comprising:

a carrier for holding a card having a front surface,

a card having a back surface,

a label adhered to the back surface of said card, wherein said label comprises a first layer having a back surface which is adhered to the back surface of said card, a scratch-off material layer placed on an inner region of a front surface of said first layer and concealing account-related indicia wherein said scratch-off material is removable to reveal said indicia, and a second layer having a back surface removably adhered to the front surface of said first layer via a dry-release adhesive,

wherein a front surface of said second layer is adhered to the front surface of said carrier, and wherein manual separation of said card from said carrier results in separation of said first layer from said second layer, said first layer remaining adhered to said card and said second layer remaining adhered to said carrier.

30. The card package assembly according to claim 29, wherein said dry-release adhesive is placed adjacent an outer portion of the front surface of said first layer which excludes the inner region of the front surface of said first layer.

5 31. The card package assembly according to claim 30, wherein said dry-release adhesive is placed in a pattern which covers only a subset of the outer portion of the front surface of said first layer.

10 32. The card package assembly according to claim 29, wherein said carrier further comprises secondary indicia on the front surface of said carrier which is concealed by said card, wherein said second layer is transparent, and wherein said secondary indicia is visible through said second layer once said card is manually detached from said carrier.

15 33. The card package assembly according to claim 29, further comprising secondary indicia on the back surface of said second layer.

20 34. The card package assembly according to claim 29, further comprising secondary indicia on the front surface of said second layer, wherein said second layer is transparent, and wherein said secondary indicia is visible through said second layer once said card is manually detached from said carrier.

25 35. The card package assembly according to claim 29, wherein said carrier further comprises a display hole for holding said assembly on a display.

36. The card package assembly according to claim 29, wherein said card is mounted to said carrier entirely interior to the outer perimeter of said carrier.

37. The card package assembly according to claim 29, wherein the back 5 surface of said card further comprises account-related information positioned on an exposable portion of the back surface of said card wherein said exposable portion is exposable without detaching said card from said carrier.

38. The card package assembly according to claim 37, wherein said account- 10 related information is in the form of a magnetic stripe.

39. The card package assembly according to claim 37, wherein said account-related information is in the form of a bar code.

15 40. The card package assembly according to claim 37, wherein said exposable portion overlaps an edge of said carrier.

41. The card package assembly according to claim 37, wherein said exposable portion overlaps a scored edge of said carrier.

20 42. The card package assembly according to claim 37, wherein said exposable portion overlaps an edge of a swing-out section of said carrier.

25 43. The card package assembly according to claim 29, wherein said indicia is disposed on the inner region of the front surface of said first layer.

44. The card package assembly according to claim 29, wherein said first layer is transparent, and wherein said indicia is disposed on the back surface of said first layer.

45. The card package assembly according to claim 29, wherein said first layer is transparent, and wherein said indicia is disposed on the back surface of said card.

46. The card package assembly according to claim 29, wherein the back surface of said first layer is adhered to the back surface of said card via a permanent adhesive.

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47. The card package assembly according to claim 29, wherein the front surface of said second layer is adhered to the front surface of said carrier via a high tack adhesive.

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48. The card package assembly according to claim 29, wherein said second layer is a multiple tiered layer having at least a first tier disposed toward said card and a second tier disposed away from said card.

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49. The card package assembly according to claim 48, wherein said first tier is a film member and said second tier is a paper member.

50. The card package assembly according to claim 49, wherein a front surface of said first tier is permanently adhered to a back surface of said second tier.

51. The card package assembly according to claim 50, wherein said film member is transparent, and further comprising secondary indicia on the front surface of said film member which is visible through said film member once said card is manually separated from said carrier.

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52. The card package assembly according to claim 50, wherein said film member is transparent, and further comprising secondary indicia on the back surface of said paper member which is visible through said film member once said card is manually separated from said carrier.

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53. The card package assembly according to claim 29, wherein the front surface of said second layer is adhered to the front surface of said carrier via a permanent adhesive.

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54. The card package assembly according to claim 29, wherein the front surface of said second layer is adhered to the front surface of said carrier via an adhesive disposed only within an area covered by said second layer.

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55. The card package assembly according to claim 31, wherein the front surface of said second layer is adhered to the front surface of said carrier via a high tack adhesive disposed only within an area covered by said second layer,

wherein said second layer is a multiple tiered layer having at least a first tier disposed toward said card and a second tier disposed away from said card,

wherein said first tier is a film member and said second tier is a paper member,

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wherein a front surface of said first tier is permanently adhered to a back surface of said second tier.

56. A method for manufacturing a card package assembly comprising the steps of:

- providing a card to be mounted on a carrier for display and sale,
- 5 permanently adhering a first layer of a label to a back surface of said card,
- disposing a removable scratch-off material on an inner region of a front surface of said first layer to conceal account-related indicia, said scratch-off material being removable to reveal said account-related indicia,
- 10 removably adhering the front surface of said first layer to a back surface of a second layer of a label using a dry-release adhesive disposed on an outer portion of the front surface of said first layer,
- adhering a front surface of a carrier to a front surface of said second layer,
- wherein manual separation of said card from said carrier results in separation of said first layer from said second layer, said first layer remaining adhered to said card and
- 15 said second layer remaining adhered to said carrier.

57. The method for manufacturing a card package assembly according to claim 56, wherein the step of removably adhering the front surface of said first layer to a back surface of a second layer of a label using a dry-release adhesive further comprises applying the dry-release adhesive in a pattern covering only a subset of the outer portion 20 of the front surface of said first layer.

58. The method for manufacturing a card package assembly according to claim 56, wherein the step of adhering a front surface of a carrier to a front surface of said second layer further comprises using a high tack adhesive on a portion of the carrier 25 which is entirely covered by said second layer.